

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Michelle Melgarejo Case No.: 18-28980 RG
Chapter: 7 Judge: Hon R Gambardella

NOTICE OF PROPOSED ABANDONMENT

Jeffrey A. Lester, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk of the Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Rosemary Gambardella on November 20, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3E. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 42 Oak Tree Lane, Sparta, NJ Value about \$331,000

Liens on property: Quicken Loans Balance about \$296,000
SBA Balance about \$37,200

Amount of equity claimed as exempt: Maximum allowed by statute

Objections must be served on, and requests for additional information directed to:

Name: Jeffrey A. Lester, Trustee
Address: 374 Main Street, Hackensack, NJ 07601
Telephone No.: 201-487-5544

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle S. Melgarejo
 Debtor

Case No. 18-28980-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf905Page 1 of 2
Total Noticed: 26

Date Rcvd: Oct 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2018.

db	+Michelle S. Melgarejo, 42 Oak Tree Lane, Sparta, NJ 07871-2315
517773646	+Albino & Clark, LLC, 10 Poplar Tree Lane, Sparta, NJ 07871-2317
517773651	Bank of America, PO Box 15719, Wilmington, DE 198865719
517773654	+Dixon Energy, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517773658	+Macys, 9111 Duke Drive, Mason, OH 45040-8999
517773659	+Paris P. Eliades Law Firm LLC, 48 Sparta Avenue, Sparta, NJ 07871-1821
517773662	+Santander Bank N.A., P.O Box 841002, Boston, MA 02284-1002
517773663	Santander Bank, N.A., PO Box 16255, Reading, PA 19612-6255
517773667	Virtuoso Sourcing Group, PO Box 8546, Omaha, NE 68108-0546
517773668	Wells Fargo Card, PO Box 94435, Albuquerque, NM 87199-4435
517773669	+Wells Fargo Card Services, P.O. Box 14517, Credit Bureau Dispute Resolution, Des Moines, IA 50306-3517
517773670	Wells Fargo PL & L Loan Payment, PO Box 14525, Des Moines, IA 50306-3525
517773671	+Wells Fargo PL&L Loan, P.O Box 9445, Albuquerque, NM 87119-9445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 23 2018 00:44:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2018 00:44:18 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517773645	E-mail/Text: amscbankruptcy@adt.com Oct 23 2018 00:45:07 ADT Security Services, PO Box 371490, Pittsburgh, PA 15250-7490
517773647	+E-mail/Text: ally@ebn.phinsolutions.com Oct 23 2018 00:43:29 Ally, PO Box 380902, Minneapolis, MN 55438-0902
517773648	E-mail/Text: ally@ebn.phinsolutions.com Oct 23 2018 00:43:29 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
517773650	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 23 2018 00:44:05 Avenue, PO Box 659584, San Antonio, TX 78265-9584
517773652	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 23 2018 00:44:05 Comenity Bank, PO Box 659465, San Antonio, TX 78265-9465
517773653	E-mail/Text: mrdiscren@discover.com Oct 23 2018 00:43:30 Discover Financial Service LLC, PO Box 15316, Wilmington, DE 19850-5316
517773656	E-mail/Text: bnckohlsnotices@becket-lee.com Oct 23 2018 00:43:36 Kohl's, P.O. Box 2983, Milwaukee, WI 532012983
517773660	+E-mail/Text: bankruptcyteam@quickenloans.com Oct 23 2018 00:44:37 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
517773664	+E-mail/Text: birminghamtops@sba.gov Oct 23 2018 00:44:41 SBA, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
517773665	+E-mail/PDF: gecscedi@recoverycorp.com Oct 23 2018 00:48:46 Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
517773666	+E-mail/Text: birminghamtops@sba.gov Oct 23 2018 00:44:41 US Small Business Administration, PO Box 740192, Atlanta, GA 30374-0192

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517773649	Aunt
517773655	estranged spouse
517773657	landlord
517773661*	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906

TOTALS: 3, * 1, ## 0

Addresses marked '*' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf905

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Total Noticed: 26

Date Rcvd: Oct 22, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Joan Sirkis Warren on behalf of Debtor Michelle S. Melgarejo joan@joanlaverylaw.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 5